GET MY FREE EVALUATION

What should I do if I go back to work when receiving SSD?

Many people who receive Social Security disability benefits are afraid to attempt returning to work for fear of the effect it can have on their SSDI, SSI , Medicare and other benefits. Anyone who has been through the approval process for Social Security disability knows how long it can take. It's understandable that Social Security disability recipients are hesitant to go through that process again.

When you inform the SSA that you want to attempt to go back to work, you will be assigned a trial period. You will be able to work as many as nine months while still retaining your eligibility for Social Security disability benefits. The amount of benefits paid will be adjusted based on the amount you earn.

In most cases, if you return to work but are later unable to continue working due to the same disability, you won't need to re-qualify for disability benefits. You will simply be placed back on SSDI, SSI, or whatever disability programs you previously qualified for.

The SSA promoted trial work programs because they allow disabled persons who might be hesitant to try going back to work to go ahead and take steps towards working again without fear of losing their benefits if they find they are still unable to perform meaningful work.

In most cases, it is financially in your favor to return to work if you are able to. The SSA ignores the first $85 you earn each month, and thereafter only half of your earned income is deducted from your benefit amount. As an example, if you earned $885, the SSA would ignore the first $85, and deduct half of the remaining $800. Your disability benefits would be reduced by $400.

You will want to stay in regular touch with the SSA while you are in your trial period. You will want to take note of any difficulties your disability causes you in returning to work. Make sure that these are a matter of record.

The most important thing to do during the whole process of returning to work is to keep the SSA informed of what you are doing. If you return to work without informing the SSA of your intentions and continue to draw Social Security disability benefits, you can face stiff penalties and consequences. In some cases, those who have returned to work without informing the SSA have been found guilty of fraud and sentenced to prison time.

If you return to work and your benefits are not reduced, bring it to the attention of the SSA. Don't spend the additional money, as you will most likely need to return it. Keep the additional money in a separate savings account until the SSA works the situation out and you either repay the disability overpayment or receive notice in writing that you don't have to.

Additional Resources

- What is SSDI
- How Long Can You Leave the Country on Disability & Keep It

1 Minute To See If You Qualify

STEP 1 **STEP 2**

Does the applicant...

currently receive Social Security benefits?

Yes No

expect to be out of work for at least 12 months?

Yes No

have an attorney helping with this case?

Yes No

receive treatment from a doctor?

Yes No

Why can't the applicant work?

GO TO LAST STEP

Social Security Programs

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

Application Process

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How to Apply for Social Security Disability

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